

Ex. '3'



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

1661 Worthington Road
Suite 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

2/4/2014

Loan Number: 7090324836

Melani Schulte
9330 W Sahara Ave St 210
Las Vegas, NV 89117

Property Address: 1392 Echo Falls Avenue, Las Vegas, NV 89123

MORTGAGE ASSISTANCE RESOURCES
Your Relationship Manager is assigned and ready to help

Dear Borrower(s),

We are pleased to assist you in identifying solutions for your mortgage questions. **We have assigned a dedicated mortgage assistance expert to help you, Martha Garcia, who will be your personal Relationship Manager.** Martha Garcia will carefully review your situation and application materials, make sure your information is complete and work with you to identify the best potential resolution options.

Please do the following:

1. Schedule time with your Relationship Manager.

Schedule an in-depth consultation with your Relationship Manager by calling our bankruptcy department at **(888) 554-6599**. Make an appointment at your convenience Monday through Friday 9 am to 5:30 pm EST.

Or, schedule an appointment with your Relationship Manager by logging into the main online menu at www.ocwencustomers.com and proceeding through "Talk to your Relationship Manager" option.

2. Send us any Loss Mitigation application materials.

Email any application documents and/or attachments to mod@ocwen.com.

- Be sure to put your name and the loan number on all documents and communications.
- Your Relationship Manager can receive your emailed documents, but cannot reply to you by email. Please give us a call to ask questions or to schedule an appointment at (888) 554-6599.

For fastest processing, email or fax documents to:

Email: mod@ocwen.com

Fax: (407) 381-6851

Or mail documents to:

Ocwen Loan Servicing, LLC.
Attn: Home Retention Department
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

We look forward to working with you.
Ocwen Loan Servicing, LLC

NMLS #:1852

Notice Regarding Bankruptcy: Please be advised that this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a bankruptcy case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan. If your loan has been paid in full or already foreclosed upon, this is not an attempt to collect any additional funds from you.



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1661 Worthington Road
Suite 100
West Palm Beach, FL 33409
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Notice Regarding Bankruptcy: Please be advised that if you are part of an active Bankruptcy case or if you have received an Order of Discharge from a Bankruptcy Court, this letter is in no way an attempt to collect either a pre-petition, post petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by us is for the sole purpose of protecting our lien interest in the underlying mortgaged property and is not an attempt to recover any amounts from you personally. Finally, if you are in an active Chapter 11, 12 or 13 bankruptcy case and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your plan.

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West Palm Beach, FL 33409
Toll Free: (800) 746-2936

3/5/2014

Loan Number: 7090324836

Melani Schulte
9330 W Sahara Ave St 210
Las Vegas, NV 89117

Property Address: 1392 Echo Falls Avenue, Las Vegas, NV 89123

MORTGAGE ASSISTANCE RESOURCES
Your Relationship Manager is assigned and ready to help

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Attn: Home Retention Department
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O C W E N

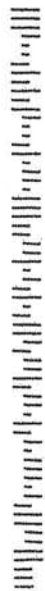


P.O. Box 24646
West Palm Beach, FL 33416-4646

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Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, FL 33416-4737

(Do not send any correspondence or payments to the above address)

WWW.OCWEN.COM

May 22, 2014

Melani Schulte

9330 W Sahara Ave St 210
Las Vegas, NV 89117-0000

Loan Number: 7090324836
Property Address: 1392 Echo Falls Avenue , Las Vegas,
NV 89123-0000

Dear Borrower(s):

We have received your correspondence requesting research to be performed for the above referenced loan. It is Ocwen's policy to perform all research and provide a written response to you within twenty (20) days from the receipt of your letter.

Ocwen may need to contact you for further information in order to process your request. Ocwen will notify you if any additional information is required as we research the issue(s) stated in your request. Please direct any inquiries regarding your research request to the following address:

Ocwen Loan Servicing, LLC
Research Department
P.O. Box 24736
West Palm Beach, FL 33416-4736

Sincerely,

Research Department

7090324836

ACKNOWL.34

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NMLS # 1852



Ocwen Loan Servicing, LLC

P.O. Box 24737

West Palm Beach, FL 33416-4737

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WWW.OCWEN.COM

May 29, 2014

Melani Schulte
9330 W Sahara Ave St 210

Las Vegas NV 89117

Loan Number: 7090324836
Customer Name(s): Melani Schulte
Property Address: 1392 Echo Falls Avenue, Las Vegas, NV 89123

Dear Melani Schulte:

Our company has recently received a request for information on the above referenced loan, which is enclosed for your review.

Sincerely,

Ocwen Loan Servicing, LLC

PAYHISTWFDEFM.8

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P.O. Box 24737
West Palm Beach, FL 33416-4737
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WWW.OCWEN.COM

Loan#: 7090324836

Customer Name(s): Melani Schulte

Chec k / Ref. Num ber	Date Payme nt Due	Date Payme nt Receiv ed	Date Assesse d/ Transa ction Date	Description	Amount Applied/ Assessed	Principal Applicati on	Interest Applicati on	Escrow Applicati on	Option al Produc ts	Late Charge s	Fees/ Other (See Descripti on)	Suspense Applicati on	Principal Balance	Escrow Balance	Suspense Balance
				Beginning Balance							-3,333.66		113,304.10	0.00	0.00
			07/17/2011	Loan Disbursement	-116,637.40	-113,304.10	0.00	0.00	0.00	0.00	0.00	0.36	113,304.10	0.00	0.36
		07/17/2011		Escrow Account Adjustment	-3,492.31	0.00	0.00	-3,492.31	0.00	0.00	0.00	0.00	113,304.10	-3,492.31	0.36
			09/05/2011	Late Charge - Alt Payment Plan	-1,817.40	0.00	0.00	0.00	0.00	0.00	-1,817.40	0.00	0.00	0.00	0.00
		09/05/2011		Altplan Suspense Adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	113,304.10	-3,492.31	0.36
		09/14/2011		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	113,304.10	-3,492.31	708.96
			09/21/2011	Tax Disbursement-CLARK COUNTY	-334.85	0.00	0.00	-334.85	0.00	0.00	0.00	0.00	113,304.10	-3,827.16	708.96
		10/21/2011		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	113,304.10	-3,827.16	1,417.56
		11/14/2011		Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	113,304.10	-3,608.97	509.98
08/01/2009		11/14/2011		Payment	0.00	843.27	554.72	0.00	0.00	0.00	0.00	0.00	112,460.83	-3,608.97	509.98
		12/15/2011		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	112,460.83	-3,608.97	1,218.58
			12/22/2011	Tax Disbursement-CLARK COUNTY	-334.85	0.00	0.00	-334.85	0.00	0.00	0.00	0.00	112,460.83	-3,943.82	1,218.58
			01/06/2012	Property Valuation Expense	-103.00	0.00	0.00	0.00	0.00	0.00	-103.00	0.00	0.00	0.00	0.00
		01/13/2012		Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	112,460.83	-3,725.63	311.00

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Loan#: 7090324836

Customer Name(s): Melani Schulte

Chk / Ref. Number	Date Payment Due	Date Payment Received	Description	Amount Applied/Assessed	Principal Application	Interest Application	Escrow Application	Option al Products	Late Charges	Fees/ Other (See Description)	Suspense Application	Principal Balance	Escrow Balance	Suspense Balance
	09/01/2009	01/13/2012	Payment	0.00	847.40	550.59	0.00	0.00	0.00	0.00	0.00	111,613.43	-3,725.63	311.00
2451		02/14/2012	Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	111,613.43	-3,725.63	1,019.60
			02/21/2012 Tax Disbursement-CLARK COUNTY	-334.85	0.00	0.00	-334.85	0.00	0.00	0.00	0.00	111,613.43	-4,060.48	1,019.60
		02/22/2012	Property Valuation Expense	103.00	0.00	0.00	0.00	0.00	0.00	103.00	0.00	111,613.43	-4,060.48	1,019.60
		02/22/2012	Suspense Payment	103.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111,613.43	-4,060.48	1,019.60
		02/22/2012	Suspense Transfer	-103.00	0.00	0.00	0.00	0.00	0.00	0.00	-103.00	111,613.43	-4,060.48	1,019.60
		03/22/2012	Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	111,613.43	-3,842.29	112.02
	10/01/2009	03/22/2012	Payment	0.00	851.55	546.44	0.00	0.00	0.00	0.00	0.00	110,761.88	-3,842.29	112.02
1178		05/08/2012	Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	110,761.88	-3,842.29	820.62
	05/01/2012		Late Charge Assessment	-69.90	0.00	0.00	0.00	0.00	-69.90	0.00	0.00	0.00	0.00	0.00
1218		06/15/2012	Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	110,761.88	-3,842.29	1,529.22
	06/01/2012		Late Charge Assessment	-69.90	0.00	0.00	0.00	0.00	-69.90	0.00	0.00	0.00	0.00	0.00
1410		07/05/2012	Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	110,761.88	-3,624.10	621.64
	11/01/2009	07/05/2012	Payment	0.00	855.72	542.27	0.00	0.00	0.00	0.00	0.00	109,906.16	-3,624.10	621.64
	07/01/2012		Late Charge Assessment	-69.90	0.00	0.00	0.00	0.00	-69.90	0.00	0.00	0.00	0.00	0.00

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Loan#: 7090324836

Customer Name(s): Melani Schulte

Check / Ref. Number	Date Payment Due	Date Payment Received	Date Assessment / Transaction Date	Description	Amount Applied/ Assessed	Principal Application	Interest Application	Escrow Application	Optional Products	Late Charges	Fees/ Other (See Description)	Suspense Application	Principal Balance	Escrow Balance	Suspense Balance
	012		07/25/2012	Insurance Disbursement 012-CENTURY NATIONAL INSURANCE CO	-377.00	0.00	0.00	-377.00	0.00	0.00	0.00	0.00	109,906.16	-4,001.10	621.64
			08/02/2012	Tax Disbursement-CLARK COUNTY	-318.43	0.00	0.00	-318.43	0.00	0.00	0.00	0.00	109,906.16	-4,319.53	621.64
1792		08/13/2012		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	109,906.16	-4,319.53	1,330.24
		09/13/2012		Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	109,906.16	-4,101.34	422.66
	12/01/2009	09/13/2012		Payment	0.00	859.91	538.08	0.00	0.00	0.00	0.00	0.00	109,046.25	-4,101.34	422.66
		09/14/2012		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	109,046.25	-4,101.34	1,131.26
			09/21/2012	Tax Disbursement-CLARK COUNTY	-317.76	0.00	0.00	-317.76	0.00	0.00	0.00	0.00	109,046.25	-4,419.10	1,131.26
1851		10/15/2012		Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	109,046.25	-4,200.91	223.68
	01/01/2010	10/15/2012		Payment	0.00	864.12	533.87	0.00	0.00	0.00	0.00	0.00	108,182.13	-4,200.91	223.68
2059		12/11/2012		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	108,182.13	-4,200.91	932.28
			12/21/2012	Tax Disbursement-CLARK COUNTY	-317.76	0.00	0.00	-317.76	0.00	0.00	0.00	0.00	108,182.13	-4,518.67	932.28
			02/08/2013	Foreclosure Cost	-18.00	0.00	0.00	0.00	0.00	0.00	-18.00	0.00	0.00	0.00	0.00
			02/19/2013	Tax Disbursement-CLARK COUNTY	-317.76	0.00	0.00	-317.76	0.00	0.00	0.00	0.00	108,182.13	-4,836.43	932.28
2253		03/05/2013		Payment	708.60	0.00	0.00	218.19	0.00	0.00	0.00	-907.58	108,182.13	-4,618.24	24.70

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Loan#: 7090324836

Customer Name(s): Melani Schulte

Chec k / Ref. Num ber	Date Payme nt Due	Date Payme nt Receiv ed	Date Assesse d/ Transa ction Date	Description	Amount Applied/ Assessed	Principal Applicati on	Interest Applicati on	Escrow Applicati on	Option al Produc ts	Late Charge s	Fees/ Other (See Descripti on)	Suspense Applicati on	Principal Balance	Escrow Balance	Suspense Balance
	02/01/2010	03/05/2013		Payment	0.00	868.35	529.64	0.00	0.00	0.00	0.00	0.00	107,313.78	-4,618.24	24.70
2309		04/02/2013		Suspense Payment	708.60	0.00	0.00	0.00	0.00	0.00	0.00	708.60	107,313.78	-4,618.24	733.30
			04/03/2013	Foreclosure Cost	-65.00	0.00	0.00	0.00	0.00	0.00	-65.00	0.00	0.00	0.00	0.00
2470/ 2547		05/21/2013		Payment	1,417.20	0.00	0.00	218.19	0.00	0.00	0.00	-198.98	107,313.78	-4,400.05	534.32
	03/01/2010	05/21/2013		Payment	0.00	872.60	525.39	0.00	0.00	0.00	0.00	0.00	106,441.18	-4,400.05	534.32
			07/25/2013	Insurance Disbursement 013-CENTURY NATIONAL INSURANCE CO	-377.00	0.00	0.00	-377.00	0.00	0.00	0.00	0.00	106,441.18	-4,777.05	534.32
			07/29/2013	Tax Disbursement-CLARK 013COUNTY	-332.01	0.00	0.00	-332.01	0.00	0.00	0.00	0.00	106,441.18	-5,109.06	534.32
			09/19/2013	Tax Disbursement-CLARK 013COUNTY	-331.10	0.00	0.00	-331.10	0.00	0.00	0.00	0.00	106,441.18	-5,440.16	534.32
			10/30/2013	Tax Disbursement-CLARK 013COUNTY	-2,032.33	0.00	0.00	-2,032.33	0.00	0.00	0.00	0.00	106,441.18	-7,472.49	534.32
			12/18/2013	Tax Disbursement-CLARK 013COUNTY	-331.10	0.00	0.00	-331.10	0.00	0.00	0.00	0.00	106,441.18	-7,803.59	534.32
			02/18/2014	Tax Disbursement-CLARK 014COUNTY	-331.10	0.00	0.00	-331.10	0.00	0.00	0.00	0.00	106,441.18	-8,134.69	534.32
				Ending Balance						-209.70	-5,234.06		106,441.18	-8,134.69	534.32

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P.O. Box 24737

West Palm Beach, FL 33416-4737

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Item	When Charged	Item	When Charged
Late Fee	If your payment is not received before the grace period expires as stated in your loan documents.	Returned Check Fee	If your bank returns a check unpaid for any reason (such as insufficient funds in the account-NSF, payment has been stopped, not properly endorsed, incorrect information, etc.)
Tax Backsearch Fee	If Ocwen has been advised that the taxes on a non-escrowed loan are delinquent, this fee is charged to investigate what taxes are owed.	Broker's Price Opinion	If you become delinquent on your loan, this fee may be charged for determining the value and condition of the property, using a certified Real Estate Agent.
Bankruptcy Fees and/or Costs	If your loan is involved in bankruptcy proceedings, these fees will be charged once the loan is referred to a law firm to represent Ocwen in regards to the bankruptcy.	Prepayment Penalty Fee	You may have taken out a loan with a prepayment penalty. This is an amount that is charged if you pay off your loan early by refinancing or selling your property or if payments of principal are made before they are due.
Assumption Cost	If your loan is assumed by a third-party (for example, if you transfer your property), this cost may be charged for the underwriting, preparation and processing of necessary documents and for attorney fees.	Loan Modification Fee	If you request that your loan terms be modified as part of any agreed upon resolution of a loan delinquency, this fee may be charged for preparation and processing of necessary documents and for attorney costs.
Subordination Fee	If you agree to a resolution that requires the position of the lien securing the loan to be subordinated (ie, lowered) in relation to another lien, this fee may be charged for preparation and processing of necessary documents to be filed.	Partial Release Fee	If you or a third party requests a release of a portion of the property from the lien, this fee may be charged for preparing and recording the partial release.
Satisfaction Fee	If you pay off your loan, this fee may be charged to cover the expense of recording the release / satisfaction of the loan as determined by the applicable county / town.	Certified Mail Fee	If you become delinquent on your loan, this fee may be charged to send you a Notice of Default via Certified Mail.
Property Inspection Fee	If you become delinquent on your loan, this fee may be charged for an inspection of the property to make sure that it is still in good condition.	Foreclosure Attorney Fee	If you become delinquent on your loan and foreclosure is required, this fee may be charged for services rendered by Ocwen's legal counsel who handle the foreclosure case. Ocwen utilizes recognized industry guidelines, such as Fannie Mae and Freddie Mac, to assist in establishing acceptable limitations for attorney fees.
Foreclosure Costs	If you become delinquent on your loan and foreclosure is required, these fees and costs may be charged for expenses and court costs incurred by Ocwen to complete the legal requirements associated with a foreclosure action.		

PAYHISTWDEFM.8

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852



July 21, 2014

Melani Schulte

9330 W Sahara Ave St 210
Las Vegas, NV 89117

Loan Number: 7090324836
Property Address: 1392 Echo Falls Avenue, Las Vegas, NV 89123
Analysis Date: 07/21/2014

Dear Borrower(s):

**ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY
PROJECTIONS FOR THE YEAR**

This notice is being sent to you because Ocwen Loan Servicing, LLC has been notified that a proceeding under Chapter 11 of the Bankruptcy Code involving you was commenced on 10/11/2009. This notice relates to your post-petition escrow payments and disbursements only.

Please contact us at once if you are not the subject of a Chapter 11 proceeding or plan. If you have filed for any other bankruptcy protection or received any other discharge under the U.S. Bankruptcy Code that applies to this property, this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Escrow Balance as of the date of Bankruptcy filing 10/11/2009 : \$ -8,134.69
Escrow due for Disbursement in the month of Bankruptcy filing Oct 2009 : \$ 0.00
Amount to be part of the Proof Of Claim – Pre-petition Escrow due : \$ -8,134.69
Post Petition Escrow balance as of the date of Bankruptcy filing : \$ 188.16

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Sep 2014	\$331.10
County Tax	Dec 2014	\$331.10
County Tax	Feb 2015	\$331.10
County Tax	Jul 2015	\$332.01
Hazard Insurance	Aug 2015	\$390.00
Total Annual Disbursements		\$1,715.31
Target Escrow Payment		\$142.94 (1/12th of \$1,715.31)

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Melani Schulte 1392 Echo Falls Avenue
Las Vegas, NV 89123

Loan Number

7090324836

Total Shortage

\$4,642.38

Total Amount Enclosed \$

OCWEN Loan Servicing, LLC
Attn: Escrow Department
P.O. Box 24737
West Palm Beach, FL 33416-4737

If you pay the escrow shortage amount of \$4,642.38,
your new monthly escrow payment will be adjusted accordingly.

BKF.11

Note: Any tax and/or insurance falling due through the month in which bankruptcy has been filed would be considered as pre-petition escrow and added towards the pre-petition escrow arrearages. The pre-petition escrow arrearages would be reflected in the proof of claim document for a chapter 13 proceeding.

NMLS # 1852



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Starting Escrow Balance Needed as of Sep 2014			\$188.16		
Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$-4,454.22	\$188.16
Sep-2014	\$142.94	\$331.10	County Tax (PARCEL # 17726211146)	\$-4,642.38***	\$0.00(Cushion)
Oct-2014	\$142.94			\$-4,499.44	\$142.94
Nov-2014	\$142.94			\$-4,356.50	\$285.88
Dec-2014	\$142.94	\$331.10	County Tax (PARCEL # 17726211146)	\$-4,544.66	\$97.72
Jan-2015	\$142.94			\$-4,401.72	\$240.66
Feb-2015	\$142.94	\$331.10	County Tax (PARCEL # 17726211146)	\$-4,589.88	\$52.50
Mar-2015	\$142.94			\$-4,446.94	\$195.44
Apr-2015	\$142.94			\$-4,304.00	\$338.38
May-2015	\$142.94			\$-4,161.06	\$481.32
Jun-2015	\$142.94			\$-4,018.12	\$624.26
Jul-2015	\$142.94	\$332.01	County Tax (PARCEL # 17726211146)	\$-4,207.19	\$435.19
Aug-2015	\$142.94	\$390.00	Hazard Insurance (POLICY # FNV0301186)	\$-4,454.25	\$188.13
TOTALS=	\$1,715.28	\$1,715.31			

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law allows additional funds to be held to prevent the escrow account from being overdrawn. This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year. Based on anticipated payments from your escrow account, which total \$1,715.31 for the year, the required cushion amount is \$0.00 (1/6th of \$1,715.31).

To avoid a shortage, your escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Expected Balance Deficiency - According to the projections for the coming year, the expected escrow balance is \$188.16, making the expected escrow balance deficiency \$4,454.22 (the balance deficiency equals the total amount paid into escrow minus the total amount of money to be paid out for the year). **Total escrow shortage** - With an expected balance deficiency of \$4,454.22, and a minimum required balance/cushion of \$0.00, an additional \$4,642.38 is needed for the escrow balance. **Projected Monthly Payment for Escrow** - The anticipated total shortage amount of \$4,642.38 has been spread over 12 months and broken into 12 equal payments of \$386.87 per month (the total anticipated shortage divided by 12). The shortage spread amount of \$386.87 will be added to the target escrow payment of \$142.94 calculated above, for a sum total of \$529.81. This total, \$529.81, will be the monthly amount due for payment into escrow.

Therefore, the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 09/01/2014, will be \$1,540.93 of which \$1,397.99 will be for principal and interest and \$142.94 will go into the escrow account. Note -

THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT



Melani Schulte 1392 Echo Falls Avenue
Las Vegas, NV 89123

Loan Number

7090324836

Total Shortage

\$4,642.38

Total Amount Enclosed \$

OCWEN Loan Servicing, LLC
Attn: Escrow Department
P.O. Box 24737
West Palm Beach, FL 33416-4737

If you pay the escrow shortage amount of \$4,642.38, your new monthly escrow payment will be adjusted accordingly.

BKF.11

Note: Any tax and/or insurance falling due through the month in which bankruptcy has been filed would be considered as pre-petition escrow and added towards the pre-petition escrow arrearages. The pre-petition escrow arrearages would be reflected in the proof of claim document for a chapter 13 proceeding.

NMLS # 1852


WWW.OCWEN.COM

The shortage amount may be paid directly. All or part of the above shortage may be sent to OCWEN at the address provided below. If the shortage is paid, the monthly payment will be adjusted accordingly.

Sincerely,

Ocwen Loan Servicing, LLC



THIS COUPON MUST BE INCLUDED WITH YOUR ESCROW SHORTAGE PAYMENT

Melani Schulte 1392 Echo Falls Avenue
Las Vegas, NV 89123

Loan Number	Total Shortage
7090324836	\$4,642.38
Total Amount Enclosed \$	

OCWEN Loan Servicing, LLC
Attn: Escrow Department
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NMLS # 1852